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## Understanding your HRA plan

The Health Reimbursement Account (HRA) is designed to help you understand how much health care really costs and then to give you choice and control over your own health care purchases. The unique benefit of the plan is that the State Health Benefit Plan (SHBP) puts dollar credits in your HRA to help you pay your eligible medical and pharmacy expenses. In addition, you get personalized support and information along the way to help you stay healthy and get care when you need it.

### The Plan is made up of two parts:

#### Medical Plan

- Medical benefits with an annual limit on how much you have to pay out of your own pocket.
- Your covered services are subject to a deductible and co-insurance
- Your preventive care is covered at 100%
- Flexibility to see health care professionals in or out of network

#### Health Reimbursement Account

- Funded 100% by the SHBP to help you pay a portion of your out-of-pocket costs under the medical plan, including annual deductibles and coinsurance
- Pays for your eligible medical and pharmacy expenses as long as you have credit dollars available
- Unused dollars from your HRA will carry over to next year, and SHBP will again fund



Be sure to remind your doctor's office staff to bill preventive medicine codes so that your annual wellness exam will be covered at 100%.

## HRA Plan Advantages

- You choose how your health care dollars are spent.
- You pay less if you choose a doctor from our network
- There is a limit on how much you will pay out-of-pocket each year
- Emergencies are covered anywhere in the world
- Unused HRA dollars carry over to next year's plan, and the SHBP will again fund your HRA, further reducing your out-of-pocket
- Tools on myuhc.com help you:
  - check eligible expenses
  - check costs for treatment ahead of time
  - find the best doctors and hospitals
  - manage your claims
- You and your spouse can each earn extra dollars for your HRA. You may both earn \$125 extra in your HRA by taking the Health Assessment and getting your annual wellness exam. If you complete the Health Assessment without getting your annual wellness exam, you each will earn \$25.



## Ten Boredom Busters for Walkers

Walking every day seemed like a great idea when you decided to exercise more. At the start, you probably even looked forward to lacing up your shoes and hitting the pavement. Now that you've been walking daily for a couple of weeks, though, you're having a hard time motivating yourself. It's tempting to just give up altogether.

Thankfully, there are easy ways to make your walks fun again. Try these 10 boredom busters to put the spring back in your step.

- 1 Take a new route.** This change can be as simple as turning left at a juncture where you normally turn right, or starting your walk in the opposite direction. Or try driving to a nearby park to explore new walking trails and scenery. Some shopping malls even have special programs that allow members to walk the mall before business hours, so you can avoid crowds; walking in malls is also a good option in bad weather.
- 2 Get your children involved.** Take an evening walk and use the time to reconnect as a family. Engage your kids with games like "I Spy," asking them to keep track of different colored cars or types of trees.
- 3 Mix up the pace.** Try interval training, which combines bursts of high-speed strides with "rest" periods of slower walking.
- 4 Get a gadget.** Strap on a heart-rate monitor to determine your exertion level. Wear a pedometer to track the distance you walk, how fast you go and how many steps you take.
- 5 Engage your senses.** Pay attention to the sights along your way, not just the asphalt or path in front of you. Think about how the air smells. Enjoy the sounds of birds or even the whirr of traffic.



Check with your doctor before you start any new exercise program.

- 6 Carry light dumbbells.** Start with a comfortable weight, maybe two pounds each, to give your upper body a workout while you walk.
- 7 Listen while you walk.** Fast-paced music will keep your pace up and your energy high. Or get an audio book that you only listen to while you work out. That way, you have to get moving to find out how it ends!
- 8 Walk with a friend (or two).** Use your walks to reconnect with old friends, or make new ones by joining a local walking club.
- 9 Multi-task. Interested in photography?** Bring along a lightweight camera to chronicle your journey. Or use the time to plan an upcoming party or tomorrow's meal. If stores are within walking distance, plan your walk around an errand you need to do.
- 10 Walk for a cause.** Use your walks to train for a longer charity event, such as a 5K walk or even a half marathon. With a goal to help others, your daily trek may feel like less of a chore.

## Do you have a Pedometer?

It is tiny enough to fit in the palm of your hand, but a pedometer can have a big impact on your health. A 2007 study in the *Journal of the American Medical Association* showed that people who wore pedometers were more active than those who didn't use them. What's more, their increased activity led to significant reductions in body mass index. Another healthy side effect in many of the walkers: lower blood pressure.

Check with your doctor before you start any new exercise program. Then go pedometer shopping



**NurseLine<sup>SM</sup>:**  
**866-696-5846**

## Looking for ways to **save** money?

Make sure you get the appropriate treatment of care. Trips to the emergency room for colds cost you a lot more than a visit to an urgent care center or convenient care clinic such as Walgreens Take Care clinics or CVS Minute clinics.

Not sure what type of treatment is best? Call NurseLine<sup>SM</sup>. Available 24 hours a day, 7 days a week, nurses can help you make smart health care decisions. One toll free number connects you with a registered nurse who can assist you and your family with a wide range of health care questions and concerns.

NurseLine nurses are an excellent resource when you need help choosing care, managing a chronic condition, understanding treatment options and more.

*"My baby has a temperature of 102 degrees. It's midnight. What do I do?"*

*"I have diabetes and my blood sugar is really high. How can I better manage my condition and stay healthy?"*

*"My child was just diagnosed with asthma. Where can I find information and resources? Is there a doctor in my area that specializes in asthma?"*

	<b>Free NurseLine</b>	<b>\$ Convenient clinic</b> <small>(located in some pharmacies)</small>	<b>\$ Physician services</b>	<b>\$\$ Urgent care</b>	<b>\$\$\$ Emergency room</b>
<b>Availability</b>	Available 24 hours a day, 7 days a week	Available extended hours & weekends	Generally available during normal business hours	Available extended hours & weekends	Available extended hours & weekends
<b>Service Example</b>	First aid, determining best treatment option, health education, provider search	Colds, flu, quick services	Preventive services, management of acute and chronic conditions	Sprains, strains, sutures	Complex-chest pain, trauma

Please visit

**[www.dch.georgia.gov/shbp\\_plans](http://www.dch.georgia.gov/shbp_plans)**

to view current issues of this publication.

## Important contact information

### Where to go when you want information

**myuhc.com** Personalized tools, information and answers for managing your health care. Log on anytime 24/7 to get important benefit, claim and health information on the Internet when it is convenient for you!

**www.liveandworkwell.com** An informative Web site with a behavioral health clinician directory, comprehensive health articles, tools and more.

**NurseLine Services:** 866-696-5846. Talk to a Registered Nurse 24 hours a day, seven days a week and access thousands of topics in the Health Information Library.

**Care Coordination<sup>SM</sup>** Refer to the customer service phone number on the back of your ID card.

**Definity HRA:** 800-396-6515

**PPO:** 877-246-4189

**Choice HMO:** 866-527-9599

**High-Deductible Health Plan:** 877-246-4195

**Retirees:** 877-246-4190

For any claims or benefit-related questions or issues, please call the customer service number on the back of your card.

The Connection will be made available monthly at the myuhc.com site ([www.myuhc.com/groups/gdch](http://www.myuhc.com/groups/gdch)) and at [www.dch.georgia.gov/shbp\\_plans](http://www.dch.georgia.gov/shbp_plans) to all State employees who are members of the UnitedHealthcare State of Georgia Health Benefit Plan.

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UnitedHealth Wellness<sup>SM</sup> is a collection of programs and services offered to UnitedHealthcare enrollees to help them stay healthy. It is not an insurance product but is offered to existing enrollees of certain products underwritten or provided by UnitedHealthcare Insurance Company or its affiliates to encourage their participation in wellness programs. Health care professional availability for certain services may be dependent on licensure, scope of practice restrictions or other requirements in the state. Therefore, some services may not be included in some programs due to state regulations. Some UnitedHealth Wellness programs and services may not be included in all medical plans for all customers and individuals.

Insurance coverage provided by or through UnitedHealthcare Insurance Company. Health Plan coverage provided by or through United HealthCare of Georgia, Inc.

## Address updates

You could be missing out on important mailings.

For active employees, please complete and submit a Change and Miscellaneous Update form that is available online at **[www.dch.georgia.gov/shbp\\_plans](http://www.dch.georgia.gov/shbp_plans)**. Forms should be completed and returned to your payroll location benefit manager.

### For retired employees, please submit the following information:

- Name
- Subscriber number from your UnitedHealthcare ID card or Social Security number
  - Current address
  - New address
  - Telephone number
  - Signature authorizing the address change

### Retirees mail to:

State Health Benefit Plan  
P.O. Box 1990  
Atlanta, GA 30301

